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November

Risk Matters

***A Publication Dedicated to Risk Management
In Montana State Government***

Department of Administration, November, 2001, Volume 11, No. 1

The Cost of Terror!

The images of devastation and destruction wrought by terrorist attacks on the World Trade Center have forever changed the world we live in. These events have also permanently changed the landscape for insurers, reinsurers, and those who depend on them.

According to Alice Schroeder, an analyst with Morgan Stanley, the World Trade Center attack will be the largest insured event in history. Schroeder said that while insured losses are difficult to predict, they are estimated at \$25 billion to \$30 billion—Schroeder stated that she believes stronger insurance companies will recoup their losses through higher premium rates.

What does this mean for Montana State Government you ask? In short, the Department of Administration is charged with the responsibility for procuring and administering a comprehensive plan of property/casualty insurance for state agencies and universities. Since the state's largest insurance carriers (Swiss Reinsurance, Traveler's and others) were heavily involved in insuring the World Trade Centers, the effects of this tragedy may be dramatic

and could result in significant insurance premium increases.

Amidst all of the confusion and turmoil created by this tragedy, there is also confusion over possible losses which is being fueled by political and legal uncertainty—was this an act or war or not? Since war is typically excluded under most insurance policies, this issue will be key for many insurance carriers.

According to the National Association of Insurance Commissioners (NAIC), it believes that “all insurance policies—whether life, health, or property—generally will cover the events that occurred.” We certainly hope so! We believe it is the right thing to do!

Although insurance company stocks values declined precipitously in the wake of the attacks, industry analysts say that the insurance industry, including syndicates from Lloyd's of London, will “hold up.” The National Association of Insurance Commissioners (NAIC) anticipates that the insurance industry will be able respond to its obligations without much problem.







In the wake of our last issue of Risk Matters, RMTD received many inquiries and questions regarding vehicle coverage. In case you missed the last issue, here's a quick recap.

The Risk Management and Tort Defense Division presently provides comprehensive/collision coverage on an estimated 1,100 state vehicles. A summary of coverage is provided below:

Effective July 1, 2001, comprehensive/collision coverage for vehicles leased/loaned will be provided for all state agencies through the Risk Management & Tort Defense Division for the first 30 days of the lease at no cost.

Agencies that desire comprehensive/collision coverage beyond 30 days must submit a written request to the Risk Management & Tort Defense Division. Coverage will begin immediately upon written notification, however, state agencies will not be billed for the coverage until July 1, 2005, since premiums assessed each fiscal year are based upon usage three years in arrears.

- ✓ Year, Make, Model
- ✓ Type of Unit (Passenger Car, Light Truck, etc.)
- ✓ Vehicle Identification Number
- ✓ Name of the Owner/Lender
- ✓ License Plate Number, if known
- ✓ Start Coverage Date
- ✓ End Coverage Date, if known

The premium for comprehensive/collision coverage is determined by applying 1.5% to the market value of the vehicle and pro-rated by actual usage annually. The Risk Management & Tort Defense Division will bill agencies a \$250 deductible for each loss and any claims reported will be attached to the agency's loss history.

Don't forget, written notification is required for full coverage on any vehicle that is in use for more than 30 days and any reported claims will be attached to the agency's loss history. For additional information, please contact **Kristie Rhodes at (406) 444-4509**.

THE NEW SCOURGE

Until a couple of years ago, claims for mold damages were almost unheard of. In more recent times, however, it appears these claims are growing faster than kudzu.

The Centers for Disease Control and Prevention say that exposure to mold does not always present a health problem indoors, but concedes that some people are especially sensitive to it.

What is mold and where does it grow you ask? Mold is a fungus which grows in dark, damp environments and is usually created by exposure to a water source.

Mold can take hold within 24 to 48 hours. Its favorite spots are behind wet drywall, in crawl spaces beneath the house, under carpeting, and inside attics.

The state's property insurance policy usually does not cover mold since it is typically a maintenance issue and not created by a sudden and accidental event such as a flood.

Here are some suggestions for combating mold:

- 1) Your grandma's grandma knew better than to let mold grow inside the house. Take a cue from grandma and banish dampness from every corner.
- 2) Fix leaks at the source.
- 3) If you have any water damage, report it to the Risk Management & Tort Defense Division IMMEDIATELY. Claims not reported within 90 days may not be paid. We will get an adjuster out to look at it. If the leak is related to a covered peril under the state's policy, we will pay for repairs.
- 4) Keep up with maintenance on your properties and make sure that they are properly ventilated.

SAFER CELL COMMUNICATIONS

Kirk to Enterprise, Kirk to Enterprise! Thirty years later that fantastic Star Trek technology lives on in the cellular phone! Cell phones are the toy of the 90's, if not a necessity in our fast paced world.

However, cell phones bring with them a whole new set of risks. Let's look at a few:

Like ship to shore radio, anyone can listen to them. Any secrets you share with a co-worker, family member, or friend may be shared with someone out to be-smirch your name.

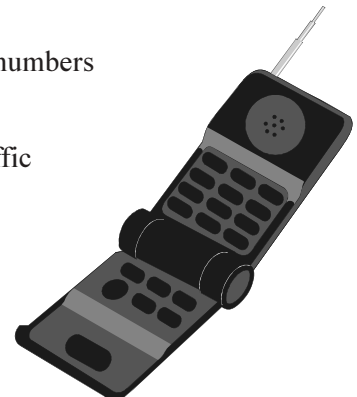
Even worse, someone can copy your cell phone authorization codes and use your cell for their own calls. Assume that everything you say is public information.

Rear-end collisions once commonly occurred when a driver dropped a cigarette on his lap. Now, looking down to activate a cell phone is a common cause.

State employees are strongly encouraged not to use hand held cell phones or other hand held electronic communications devices or objects while operating state vehicles or personal vehicles on state business. Exceptions: law enforcement and emergency response personnel.

The following recommendations will assist state employees to drive in a safe manner:

- (a) Become familiar with wireless phones and their features such as speed dial, automatic redial, and memory. Memorize phone keypads so speed dial can be used without diverting the driver's attention from the road.
- (b) Use a hands free device. A number of hands free wireless phone accessories are readily available today.
- (c) Keep hand held electronic communication devices within easy reach where they are accessible without diverting attention from the road.
- (d) Suspend conversations during hazardous driving conditions or situations.
- (e) Do not take notes or look up phone numbers while driving.
- (f) Dial sensibly after assessing the traffic conditions.
- (g) Do not engage in stressful or emotional conversations that may be distracting.
- (h) Use wireless phones to call for help in emergency situations.



The old liquor warehouse sits in Helena at the end of Front Street and 16th Street near the Lyndale viaduct, vulnerable to water run-off in severe deluge situations. This old building is home to the Central Mail Bureau and Print Services.

**FLASH
FLOOD!**

On Memorial Day 2001, she fell victim, as did the Department of Transportation Aeronautics building on Airport Road. It was déjà vu, recalling a previous flooding nearly four years to the day.

A cloudburst associated with a thunderstorm created a torrent of water that rushed with great force into the Old Liquor Warehouse parking lot. The level of water reached a height of approximately three feet.

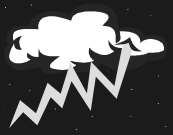
The five-foot City storm drain was overwhelmed by the torrent, and the water followed the path of least resistance into the basement entry area with such force that it broke a window. The boiler room was filled to a height of 6'8", submerging the steam boiler by more than 2/3.

The pavement of the parking lot and much of the backfill under this pavement was eroded substantially, to the point of creating a sink hole which two state vehicles tipped into.

The Aeronautics Building sits on the lower North side of the road. Water flowed into the building damaging carpeting. Recent pavement/parking lot renovation in the vicinity added to the problem, diverting the water over the road and into the building.

GSD and MDT are renovating their parking lots to mitigate future damages from water run-off such as this.

This loss will cost the State \$50,000.



STRUCK BY LIGHTNING!

Lightning is unpredictable. It can strike up to 25 miles away from its parent storm, and it can literally strike “out of the blue.” The state has found that dollars vaporize in the aftermath of a lightning strike! In the last five-year period the self-insurance fund expended an average of \$33,000 each year for lightning damage losses, mostly electronic. In July of this year, lightning struck the Montana Developmental Center in Boulder damaging the fire alarm and Metasys systems. The cost to repair these systems along with the phone and computer systems will cost nearly \$25,000.

A direct hit to a building, a nearby strike to a power line, or even a voltage surge origination from the utility company can cause a fire in electrical service panel boxes or seriously damage equipment by frying insulation and sensitive microprocessor components. The combined technology of structural protection (lighting rods) and surge protection minimize damage, while providing the highest level of protection for properties.

What is Lightning? The action of rising and descending air within a thunderstorm separates positive and negative charges. Water and ice particles also affect the distribution of electrical charge. Lightning results from the buildup and discharge of electrical energy between positively and negatively charged areas. Most lightning occurs within the cloud or between the cloud and ground.

Lightning is perhaps the most spectacular display of awesome force and raw power of nature. The average flash could light a 100-watt light bulb for more than 3 months. The air near a lightning strike is heated to 50,000 degrees F hotter than the surface of the sun! The rapid heating and cooling of air near the lightning channel causes a shock wave that results in thunder.

Which way does lightning travel? A cloud-to-ground lightning strike begins as an invisible channel of electrically charged air moving from the cloud toward the ground. When one channel nears an object on the ground, a powerful surge of electricity from the ground moves upward to the cloud and produces the visible lightning strike!

NOTE: Your chances of being struck by lightning are estimated to be 1 in 600,000 but could be reduced by following safety rules. Most lightning deaths and injuries occur when people are caught outdoors. Most lightning casualties occur in the summer months and during the afternoon and early evening.



HOW TO PROTECT YOUR BUILDINGS FROM LIGHTNING

- ✓ Install a UL Master Label Lightning Protection System that complies with current nationally recognized codes. Lightning protection systems consist of air terminals (lightning rods) and associated fittings connected by heavy cables to ground equipment, providing a path for lightning current to travel safely to ground.
- ✓ Install UL listed surge arresters at your service and telephone equipment to prevent surges from entering the buildings on power or telephone lines. Surges are diverted to ground, and both wiring and equipment are protected.
- ✓ Install UL listed transient voltage surge suppressors in receptacles to which computers and other electronic equipment are connected in order to limit the voltage to 1-1/2 times the normal (maximum for solid state devices).
- ✓ Look for the UL Mark. Remember, your lightning protection system may be installed using UL's requirements, but the system is not a Master Label System unless installed by one of UL's Listed installers and a Master Label has been sent to you. Always "Look for the Master Label" on your lightning protection installation.

For further information on prevention and safety against lightning, we recommend the following websites:
<http://www.lightningsafety.com> and
<http://www.gpr-expert.com/lightning-checklist.htm>.

VAN SAFETY TRAINING DRAWS RAVE REVIEWS

In a recent consumer advisory, the National Highway Traffic Safety Administration warned owners and users of 15 passenger vans that the risk of rollover doubles with more than 10 passengers.

Unfortunately, this warning came too late for several members of a cross country track team from Wyoming who were recently killed or severely injured when their 15 passenger van rolled several times. Closer to home, two members of a performing group from Montana were killed and others were also injured when a tire with low pressure blew out causing the vehicle to roll several times.

Van Liability exposure is very significant in Montana because many of the state's universities and agencies charter or own 15 passenger vans to transport students in and out of state. In addition, the state's tort damage caps may not apply to accidents that occur out of state.

Because there are significant differences in how vans and passenger cars are driven and significant liability and personal safety issues involved, we recommend that all agencies with 15 passenger vans require their drivers to attend Van Safety Training offered by the Risk Management & Tort Defense Division prior to their driving a van.

For additional information, please contact Brett Dahl at ext. 3687.

On October 16, 2001, at a ceremony in the Capitol Rotunda, Lieutenant Governor Karl Ohs recognized four state agencies for their successes in implementing comprehensive and effective safety programs.

There are two levels of recognition. 'Gold,' which, signifies that the agency has an excellent safety program and fewer claims than in the prior bi-ennium and 'Silver,' which indicates that the agency has a good safety program and fewer claims than in the prior bi-ennium.

Montana State Fund

The Montana State Fund received 'silver' level recognition for implementation of a novel and innovative ergonomics program. The program consists of the conducting initial workstation assessments for all new employees. Workstation assessments are also conducted on all current employees when one is needed. In addition, annual training on ergonomics issues is provided through the use of an Interactive CD.

As a result, the total liability of ergonomic related claims such as carpal tunnel and tendonitis, in FY98 was \$9,478 when the

ergonomics program was implemented as compared to \$1,082 in FY01. Safety committees and task forces have also been established to focus on workplace safety improvements. Over the past 4 years, liability for claims has decreased from \$65,000 to \$30,000.

Fish, Wildlife, & Parks

Montana Fish, Wildlife & Parks is serious about safety. Seven administrative regions have active safety committees whose job is to ensure that safety becomes an integral part of the Department's culture. The Parks Division, for example, has been one of the leaders in safety awareness. STOPP (Safety Training of Parks Personnel) training was initiated in 1995 as a way to provide permanent employees with the tools needed to present safety training to the people they supervise.

The department, with the approval of the Director and the Management Team, continues to support a safe work environment for their employees through implementation of the following initiatives:

- 1) the "Above & Beyond" award that recognizes heroic action or outstanding achievement in the field of safety & health;
- 2) a safety newsletter "*Safety Net*", published & distributed to all employees three times per year;
- 3) technical safety support;
- 4) investing in training (examples - first aid, CPR, defensive driving, trauma care, swift water rescue, back

injury prevention, hazardous materials, handling threats) safety gear & supplies (first aid & trauma bags, fire extinguishers, proper fitting office equipment; eye wash stations, hand held radios, water purification bottles); and

- 5) establishment of an Early Return to Work program.

The department's efforts have been very successful and are reflected in its experience modification factor of .81 for FY2002 and lower workers' compensation premiums.

Commissioner of Higher Education

The Office of the Commissioner of Higher Education, Montana Guaranteed Student Loan Program, and the Student Assistance Foundation initiated their safety program in 1996. Since then, many employees have been trained in a variety of safety areas, including First Aid, CPR, ergonomic and equipment safety, including fire bottles and their locations.

All new employees are given training in all phases of safety. In addition, a three hour program on handling the threat of violence is provided for all key people including receptionists, as well as those who come in contact with the public. All employees are given office safety lectures and movies and each employee has the opportunity for an ergonomic evaluation of the work space. The Office of the Commissioner holds annual surprise drills for bomb threats, earthquakes, and

fire and the established Safety Committee makes annual surprise safety inspections in all areas of the building. As a result, the Commission of Higher Education has experienced fewer claims and lower workers' compensation premiums.

Department of Transportation

The Montana Department of Transportation (MDT) garnered 'Gold' level recognition for their history of concern for the safety of their employees. Employee safety issues have never been more at the forefront than now when efforts are being made to fulfill MDT's stated mission of, "serving the public by providing a transportation system and services that emphasize quality, safety, cost effectiveness, economic vitality and sensitivity to the environment."

MDT's workforce encompasses a wide variety of duties and requires a significant portion of that workforce to conduct their work activity in the most dangerous work environment of all, highway work zones. MDT safety personnel regularly provide new employee safety orientation, on-going refresher training on a variety of safety-related subjects and support that training with safety audits of work sites.

In an effort to involve all of the employees in the safety effort, MDT has established a network of safety committees throughout the state who have been instrumental in identifying employee safety concerns and providing solutions

to those concerns. An example of safety committee effort was the Havre Area safety committee's concern regarding the number of reported backing accidents. The committee initiated a safety poster campaign focusing on backing accident prevention awareness and through the committee efforts, backing accidents were reduced to zero.

MDT had 14.7% of their employees participate in Defensive Driving classes during fiscal year 2001. This was the highest participation rate of any state agency and resulted in an earned premium discount of \$22,470. MDT has been a leader and a strong advocate of the early return-to-work program and has also been a pioneer in helping the State Fund develop an electronic reporting system for work injuries reducing the time required for processing claims.

The working partnership of the employee safety personnel and MDT management have resulted in producing a true safety culture at MDT that is reflected in reduced injury totals and a corresponding reduction in insurance premium costs. MDT realized a reduction of 21% in their Workers' Compensation losses during the recently completed fiscal year 2000 compared to the average yearly losses over the previous four years. This has resulted in MDT being assigned an experienced modification factor of 0.88 by the State Fund for FY2002. We congratulate the FAB FOUR for their successes! The Governor's Employee Safety Program Awards are sponsored by the Department of Administration and are supported by Governor Martz to recognize the achievements of state agencies with comprehensive and effective safety programs. For additional

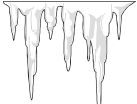
information, please contact Brett Dahl at ext. 3687 or Aric Curtiss at ext. 3486.

WINTER DRIVING!

Fall is fleeing and winter approaching. For those of you diehard state employees that travel during winter months, please keep in mind that the leading cause of death during winter storms is transportation accidents.

Preparing your vehicle for the winter season and knowing how to react if stranded or lost on the road are the keys to safe winter driving. Here are some tips!

BEFORE

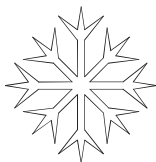


Have a mechanic check the following items on your vehicle.

- Battery
- Antifreeze
- Wipers and windshield washer fluid
- Ignition system
- Thermostat
- Lights
- Flashing hazard lights
- Exhaust system
- Heater
- Brakes
- Defroster
- Oil level (if necessary, replace existing oil with a winter grade oil or the SAE 10w/30 weight variety)

Install good winter tires. Make sure the tires have adequate tread. All-weather radials are usually adequate for most winter conditions. However, some jurisdictions require that to drive on their roads, vehicles must be equipped with chains or snow tires with studs.

Keep a windshield scraper and small broom for ice and snow removal. Maintain at least a half tank of gas during the winter season. Plan long trips carefully. Listen to the radio or call the state highway patrol for the latest road conditions.



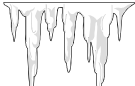
Always travel during daylight and, if possible, take at least one other person. If you must go out during a winter storm:

- use public transportation.
- Dress warmly.
Wear layers of loose-fitting, layered, lightweight clothing.
- Carry food and water. Store a supply of high energy “munchies” and several bottles of water.
- Contact your local emergency management office or American Red Cross chapter for more information on winter driving.
- Winter Car Kit

Keep these items in your car:

- Flashlights with extra batteries
- First aid kit with pocket knife
- Necessary medications
- Several blankets
- Sleeping bags
- Extra newspapers for insulation
- Plastic bags (for sanitation)
- Matches
- Extra set of mittens, socks, and a wool cap
- Rain gear and extra clothes
- Small sack of sand for generating traction under wheels
- Small shovel
- Small tools (pliers, wrench, screwdriver)
- Booster cables
- Set of tire chains or traction mats
- Cards, games, and puzzles
- Brightly colored cloth to use as a flag
- Canned fruit and nuts
- Nonelectric can opener
- Bottled water
- Cell phone, if possible.

DURING



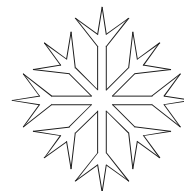
IF TRAPPED IN CAR DURING A BLIZZARD

- Stay in the car. Do not leave the car to search for assistance unless help is visible within 100 yards. You may become disoriented and lost in blowing and drifting snow.
- Display a trouble sign.
- Hang a brightly colored cloth on the radio antenna and raise the hood.

- Occasionally run engine to keep warm.
- Turn on the car’s engine for about 10 minutes each hour. Run the heater when the car is running. Also, turn on the car’s dome light when the car is running.
- *Beware of carbon monoxide poisoning.* Keep the exhaust pipe clear of snow, and open a downwind window slightly for ventilation.
- Watch for signs of frostbite and hypothermia.
- Do minor exercises to keep up circulation.
- Clap hands and move arms and legs occasionally. Try not to stay in one position for too long. If more than one person is in the car, take turns sleeping.
- For warmth, huddle together.
- Use newspapers, maps, and even the removable car mats for added insulation.
- Avoid overexertion.
- Cold weather puts an added strain on the heart. Unaccustomed exercise such as shoveling snow or pushing a car can bring on a heart attack or make other medical conditions worse. Be aware of symptoms of dehydration.

Wind Chill

“Wind chill” is a calculation of how cold it feels outside when the effects of temperature and wind speed are combined. A strong wind combined with a temperature of just below freezing can have the same effect as a still air temperature about 35 degrees colder.



Winter Storm Warning

A winter storm watch indicates that severe winter weather may affect your area. A winter storm warning indicates that severe winter weather conditions are definitely on the way.

A blizzard warning means that large amounts of falling or blowing snow and sustained winds of at least 35 miles per hour are expected for several hours.

Frostbite and Hypothermia

Frostbite is a severe reaction to cold exposure that can permanently damage its victims. A loss of feeling and a white or pale appearance in fingers, toes, or nose and ear lobes are symptoms of frostbite.

Hypothermia is a condition brought on when the body temperature drops to less than 90 degrees Fahrenheit. Symptoms of hypothermia include uncontrollable shivering, slow speech, memory lapses, frequent stumbling, drowsiness, and exhaustion.

If frostbite or hypothermia is suspected, begin warming the person slowly and seek immediate medical assistance. Warm the person's trunk first. Use your own body heat to help. Arms and legs should be warmed last because stimulation of the limbs can drive cold blood toward the heart and lead to heart failure.

Put person in dry clothing and wrap their entire body in a blanket.

Never give a frostbite or hypothermia victim something with caffeine in it (like coffee or tea) or alcohol. Caffeine, a stimulant, can cause the heart to beat faster and hasten the effects the cold has on the body. Alcohol, a depressant, can slow the heart and also hasten the ill effects of cold body temperatures.



Highway Maintenance

One of the many functions of Risk Management & Tort Defense Division is to make determinations on claims filed against the State of Montana, whether with or without legal representation. Anyone who wishes to file a claim must first present a claim in writing to the Department of Administration, Risk Management & Tort Defense Division (§2-9-301, MCA). RMTD then has 120 days to process the claim.

During FY00/01, RMTD received a total of 1,401 claims. By comparison, during FY2000 we received 1,172 claims and FY1999, 1025. One of the areas we continue to see the increase is with the claims referred to as "Highway Maintenance Claims". Highway maintenance claims accounted for 68% of all the claims received in FY 2001. Unfortunately, we expect this number to continue to increase since the Department of Transportation has been given the responsibility of maintaining secondary roads in the State of Montana.

RMTD will only pay those claims where negligence can be determined. RMTD has agreements with auto glass companies across Montana who give discounts. In some cases these discounts really make a big difference. Some autobody shops charge up to \$1,500 for a windshield, whereas some windshields can be fixed at a windshield repair shop for significantly less.

We are belatedly, proud of the progress being made with the state's new property/casualty insurance information system (PCIIS). Last spring, the Risk Management and Tort Defense undertook an extensive project this spring to design an oracle database to collect and manage the state's underwriting data and assist in the allocation process each year as well as give the agencies the ability to review their data throughout the year. The system will have many functions, some of which include:

- ☐ On-line data entry for agencies and RMTD
- ☐ On-line data reporting for agencies and RMTD
- ☐ House insurance and vital underwriting data
- ☐ Data management
- ☐ Insurance and Underwriting functions
- ☐ Facilitate premium allocation
- ☐ Provide premium quotes

Here is a preview of the entry screen:



The system will be accessible to each agency via the division's web site and we hope to have the system in place by February 2002 for next year's risk exposure data collection. We will provide training for agency users and the system is equipped with on-line instructions. Stay tuned for more information and training this fall!



Safety Pays Dividends!

Dividends in excess of \$500,000 were paid to 16 state agencies during FY2001.

In his remarks to a large gathering at the Capitol Rotunda on October 16, 2001, Senior Vice President, Lanny Hubbard, recognized the efforts of many key players and attributed the dividend to improved safety programs, good claims management, and early-return-to-work programs.

We congratulate those agencies who received a dividend through their efforts to implement comprehensive and effective safety and early-return-to-work programs. The rest of you were just lucky!

We laud the efforts of the State Fund for their service philosophy and we appreciate the time and effort that they have spent to recognize state agencies' efforts and to provide programs that incentivize safety and loss control.

A list of those agencies receiving dividends is provided below:

A list of those agencies receiving dividends is provided:

UNIVERSITY OF MONTANA - WESTERN	\$ 11,857.29
MT TECH OF THE UNIVERSITY OF MONTANA	\$ 1,136.87
DEPARTMENT OF TRANSPORTATION	\$ 201,488.41
DEPARTMENT OF ENVIRONMENTAL QUALITY	\$ 3,590.71
DEPARTMENT OF AGRICULTURE	\$ 5,212.06
DEPARTMENT OF FISH, WILDLIFE & PARKS	\$ 31,692.04
DEPARTMENT OF MILITARY AFFAIRS	\$ 9,320.01
DEPARTMENT OF PUBLIC SERVICE COMMISSION	\$ 1,436.87
GOVERNORS OFFICE	\$ 2,020.80
DEPARTMENT OF LABOR & INDUSTRY	\$ 8,318.09
MONTANA DEPARTMENT OF LIVESTOCK	\$ 9,308.32
HISTORICAL SOCIETY OF MONTANA	\$ 2,054.86
DEPARTMENT OF CORRECTIONS	\$ 145,709.71
MONTANA STATE FUND	\$ 8,539.11
JUDICIARY	\$ 3,952.06
UNIVERSITY OF MONTANA	\$ 83,081.37

Directory of Services (406) 444-2421

Administration: Ext.

Division Administrator - Brett Dahl	3687
Chief Defense Counsel - Bill Gianoulas	2438
Administrative Assistant - Carol Berger	3600
Administrative Support - Susan Ryan	9843
Legal Secretary - vacant	

Property/Liability Claims Adjusting:

Sr. Claims Specialist - Marjie Carpenter	2422
Claims Specialist - Kim Lane	4516
Claims Specialist - Jenny Younkin	9996

Legal Defense:

Associate Counsel - Ann Brodsky	3558
Associate Counsel - Steve Haddon	2485
Associate Counsel - Don Jones	4507
Associate Counsel - Mike King	2403
Paralegal - vacant	
Paralegal - Peg Bartlett	3562

Loss Control:

Consultant - Brett Dahl (Liability/WC)	3687
Consultant - Aric Curtiss (ERTW/Property/WC)	3486

Insurance/ Finance:

Risk Finance Specialist - Kristie Rhodes	4509
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Services to State Agencies

Insurance for: Property, liability, employee dishonesty, vehicle, aircraft, other risks.

Legal Defense/Claims for: Liability, property, other claims.

Loss Control: Consulting for all of the above.



Risk Management & Tort Defense Division
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Helena, MT
59620-0124

Address Service Requested

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Fall 2001. Published periodically.

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